

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

Customer Service Department
Jammu & Kashmir Bank

[Bank Branch Address]
[City, State, ZIP Code]

Subject: Inquiry Regarding Loan Eligibility

Dear Sir/Madam,

I hope this message finds you well. I am writing to inquire about the eligibility criteria for obtaining a loan from Jammu & Kashmir Bank. I am considering applying for a [specify loan type, e.g., personal loan, home loan, etc.] and would like to understand the qualifications required. Could you please provide me with information on the following:

1. Required documentation
2. Minimum income criteria
3. Credit score requirements
4. Any additional eligibility factors

I appreciate your assistance and look forward to your prompt response so I can proceed with my loan application.

Thank you.

Sincerely,

[Your Name]